

Information to identify the case:

Debtor 1	Charles D Whitaker	Social Security number or ITIN xxx-xx-4731
	First Name Middle Name Last Name	EIN -----
Debtor 2 (Spouse, if filing)	Olinda N. Whitaker	Social Security number or ITIN xxx-xx-1516
	First Name Middle Name Last Name	EIN -----
United States Bankruptcy Court District of New Jersey		
Case number: 19-19544-MBK		

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Charles D Whitaker

Olinda N. Whitaker

4/19/22

By the court: Michael B. Kaplan
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:

Charles D Whitaker
Olinda N. Whitaker
Debtors

Case No. 19-19544-MBK

Chapter 13

District/off: 0312-3

User: admin

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Date Rcvd: Apr 19, 2022

Form ID: 3180W

Total Noticed: 50

The following symbols are used throughout this certificate:

Symbol

Definition

- + Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
- ## Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 21, 2022:

Recip ID	Recipient Name and Address
db/jdb	+ Charles D Whitaker, Olinda N. Whitaker, PO Box 6414, Somerset, NJ 08875-6414
sp	+ Rebenack, Aronow & Mascolo, LLP, 111 Livingston Avenue, New Brunswick, NJ 08901-2411
518237643	+ Brandi D. Nosovsky, 4027 Madina Ct, Pfafftown, NC 27040-9835
518237648	+ Credit Control, LLC, PO Box 31179, Tampa, FL 33631-3179
518237651	Hilton Grand Vacations, Assoc. Management, PO box 402705, Atlanta, GA 30384-2705
518237652	+ Hilton Resorts Corporation, 6355 Metrowest Blvd, Suite 180, Orlando, FL 32835-7606
518237653	+ Keith R. Esposito, Esq., Lyons Doughty & Veldhuis, PC, 136 Gaither Dr., Suite 100, Mount Laurel, NJ 08054-2239
518237661	+ Portfolio Services, 6355 Metrowest blvd, Orlando, FL 32835-6433
518237662	Princeton Orthopaedic Assoc II PA, 325 Princeton Ave, Princeton, NJ 08540-1617
518237665	+ Reydel Volkswagen, Inc., PO Box 853, Edison, NJ 08818-0853
518237666	Richard Eichenbaum, Esq., Selip & Stylianou LLP, 10 Forest Ave, Suite 300, PO Box 914, Paramus, NJ 07653-0914
518237668	+ Rothman & Rothman, LLC, 1787 Veterans Highway, Suite 32, PO Box 9003, Islandia, NY 11749-9003

TOTAL: 12

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Apr 19 2022 20:45:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpregion03.ne.ecf@usdoj.gov	Apr 19 2022 20:45:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
518237640	EDI: BANKAMER.COM	Apr 20 2022 00:33:00	Bank of America, PO Box 982234, El Paso, TX 79998-2234
518237642	EDI: RMSC.COM	Apr 20 2022 00:33:00	BP/ SYNCB, Attn: Bankruptcy Dept., PO Box 965060, Orlando, FL 32896-5060
518237641	EDI: BANKAMER.COM	Apr 20 2022 00:33:00	Bank of America, PO Box 31785, Tampa, FL 33631-3785
518335153	EDI: BANKAMER.COM	Apr 20 2022 00:33:00	Bank of America, N.A, P.O. BOX 31785, Tampa, FL 33631-3785
518289538	+ EDI: BANKAMER2.COM	Apr 20 2022 00:33:00	Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284
518237657	EDI: AAFES	Apr 20 2022 00:33:00	Military Star, P.O. Box 650410, Dallas, TX 75265-0410
518346488	EDI: AAFES	Apr 20 2022 00:33:00	Army & Air Force Exchange Services, Attention GC-G, 3911 S. Walton Walker Blvd., Dallas, TX 75236
518237644	EDI: CAPITALONE.COM	Apr 20 2022 00:33:00	Capital One Bank, N.A., PO Box 30285, Salt Lake

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518237645	EDI: CAPITALONE.COM	Apr 20 2022 00:33:00	City, UT 84130-0285
518358941	+ EDI: CITICORP.COM	Apr 20 2022 00:33:00	Capital One/Lord & Taylor, PO Box 30258, Salt Lake City, UT 84130-0258
518237647	+ Email/Text: mediamanagers@clientservices.com	Apr 19 2022 20:44:00	Citibank, N.A., 701 East 60th Street North, Sioux Falls, SD 57104-0432
518237649	+ Email/Text: kthompson@crownasset.com	Apr 19 2022 20:45:00	Client Services Inc, 3451 Harry S. Truman Blvd, Saint Charles, MO 63301-9816
518237655	+ EDI: CITICORP.COM	Apr 20 2022 00:33:00	Crown Asset Management LLC, 3100 Breckenridge Blvd, Suite 725, Duluth, GA 30096-7605
518358940	EDI: Q3G.COM	Apr 20 2022 00:33:00	Macy's, PO Box 8053, Mason, OH 45040
518237650	+ Email/Text: bankruptcy@affglo.com	Apr 19 2022 20:45:00	Department Stores National Bank, c/o Quantum3 Group LLC, PO Box 657, Kirkland, WA 98083-0657
518237646	EDI: JPMORGANCHASE	Apr 20 2022 00:33:00	Global Credit Collection Corp, 5440 N. Cumberland Ave., Suite 300, Chicago, IL 60656-1486
518293453	+ Email/Text: RASEBN@raslg.com	Apr 19 2022 20:44:00	Chase, Cardmember Services, PO Box 15298, Wilmington, DE 19850-5298
518237654	Email/Text: camanagement@mtb.com	Apr 19 2022 20:44:00	JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A., c/o Robertson, Anschutz & Schneid, P.L., 6409 Congress Avenue, Suite 100, Boca Raton, FL 33487-2853
518318892	+ Email/Text: camanagement@mtb.com	Apr 19 2022 20:44:00	M&T Bank, Customer Support, PO Box 900, Millsboro, DE 19966
518237656	+ EDI: MERCEDES	Apr 20 2022 00:33:00	M&T Bank, PO BOX 1508, Buffalo, New York 14240-1508
518237658	Email/Text: Bankruptcy.Notices@pnc.com	Apr 19 2022 20:44:00	Mercedes-Benz Financial Services, PO Box 685, Roanoke, TX 76262-0685
518350286	Email/Text: Bankruptcy.Notices@pnc.com	Apr 19 2022 20:44:00	PNC Bank, PO Box 5570, Cleveland, OH 44101-0570
518237659	EDI: PRA.COM	Apr 20 2022 00:33:00	PNC Bank NA, PO Box 94982, Cleveland, OH 44101
518358667	EDI: PRA.COM	Apr 20 2022 00:33:00	Portfolio Recovery Associates, LLC, PO Box 12914, Norfolk, VA 23541
518357165	EDI: PRA.COM	Apr 20 2022 00:33:00	Portfolio Recovery Associates, LLC, c/o Lord & Taylor, POB 41067, Norfolk VA 23541
518237660	+ EDI: PRA.COM	Apr 20 2022 00:33:00	Portfolio Recovery Associates, LLC, c/o Sears, POB 41067, Norfolk VA 23541
518237663	EDI: RMSC.COM	Apr 20 2022 00:33:00	Portfolio Recovery Services, P.O. Box 12914, Norfolk, VA 23541-0914
518237664	+ Email/Text: bankruptcyteam@quickenloans.com	Apr 19 2022 20:45:00	QCard/Synchrony Bank, Attn: Bankruptcy Dept, PO box 965060, Orlando, FL 32896-5060
518314028	+ Email/Text: bankruptcyteam@quickenloans.com	Apr 19 2022 20:45:00	Quicken Loans, 1050 Woodward Ave., Detroit, MI 48226-3573
518237669	+ Email/Text: bankruptcy@rubinrothman.com	Apr 19 2022 20:44:00	Quicken Loans Inc., 635 Woodward Avenue, Detroit, MI 48226-3408
518237670	EDI: CITICORP.COM	Apr 20 2022 00:33:00	Rubin & Rothman, LLC., 1787 Veterans Highway, Suite 32, P.O. Box 9003, Islandia, NY 11749-9003
518237671	+ EDI: CITICORP.COM	Apr 20 2022 00:33:00	Sears Credit Cards, PO Box 6282, Sioux Falls, SD 57117-6282

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518351299	+ EDI: RMSC.COM	Apr 20 2022 00:33:00	Shell, PO Box 6406, Sioux Falls, SD 57117-6406
518238801	+ EDI: RMSC.COM	Apr 20 2022 00:33:00	Synchrony Bank, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk VA 23541-1021
518237673	+ EDI: RMSC.COM	Apr 20 2022 00:33:00	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
518237674	EDI: USAA.COM	Apr 20 2022 00:33:00	Synchrony Bank/JC Penney, 170 Election Road, Suite 125, Draper, UT 84020-6425
		Apr 20 2022 00:33:00	USAA Credit Card Payments, 10750 McDermott Fwy, San Antonio, TX 78288-0570

TOTAL: 38

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
518237667	*	Richard Eichenbaum, Esq., Selip & Stylianou, LLP, 10 Forest Ave., Suite 300, PO Box 914, Paramus, NJ 07653-0914
518237672	##+	SRA Associates, LLC, 401 Minnetonka Rd, Hi Nella, NJ 08083-2914

TOTAL: 0 Undeliverable, 1 Duplicate, 1 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 21, 2022

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 19, 2022 at the address(es) listed below:

Name	Email Address
Albert Russo	docs@russotrustee.com
Denise E. Carlon	on behalf of Creditor QUICKEN LOANS INC. dcarlon@kmllawgroup.com bkgroup@kmllawgroup.com
Michael McLaughlin	on behalf of Spec. Counsel Rebenack Aronow & Mascolo, LLP mmclaughlin@mmcllaw.com
Michael McLaughlin	on behalf of Debtor Charles D Whitaker mmclaughlin@mmcllaw.com
Michael McLaughlin	on behalf of Joint Debtor Olinda N. Whitaker mmclaughlin@mmcllaw.com
Rebecca Ann Solarz	on behalf of Creditor QUICKEN LOANS INC. rsolarz@kmllawgroup.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

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